

## **Section C -- Unemployment and Sickness Benefits**

This section presents data on unemployment and sickness benefits paid to qualified railroad employees under the Railroad Unemployment Insurance Act. Railroad unemployment and sickness benefits, by law, are based on a July-June benefit year. Therefore, railroad unemployment and sickness insurance benefit operations are presented on a benefit year basis, rather than on a fiscal year basis.

Normal benefits of each type may be paid for as many as 130 days in a period of 26 or more weeks but may not exceed the total creditable base year compensation of the beneficiary. After exhaustion of normal benefits, an employee with 10 or more years of railroad service may receive additional benefits in an extended benefit period provided he(she) has not voluntarily retired, has not left work without good cause (for unemployment benefits only), and is less than 65 years old (for sickness benefits only). Extended benefits are paid in a 13-week period. However, prior to enactment of the Railroad Unemployment Insurance Amendments Act of 1996, extended benefits would have been paid for a 26-week period to those with 15 or more years of service. Title V of the Emergency Unemployment Compensation Act of 1991, provided extended unemployment benefits to claimants with less than 10 years of service and additional benefits to those with 10-14 years during benefit years 1991-1992 and 1992-1993.

An employee was qualified for benefit year 2003-2004 if in the preceding calendar (base) year his(her) compensation for railroad work, excluding earnings over \$1,100 a month, was \$2,750 or more. Additionally, if the employee was a new entrant to the industry in the base year, he(she) must have had at least five months of service in that year. For a long-service employee (one with 10 or more years of railroad service) a benefit year could be started early if he(she) was not currently qualified but would be qualified for the next benefit year. Also, an extended benefit period could continue beyond the usual June 30 ending date of a benefit year and thus extend the duration of the employee's benefit year. Therefore, the tables in this section on payments for unemployment and sickness that occurred during the July 2003 - June 2004 period include benefits that technically were payable in extensions of the 2002-2003 benefit year or accelerations of the 2004-2005 benefit year as well as those payable for the general benefit year (2003-2004).

Table C1 shows the principal figures for operations in benefit year 2003-2004 and other recent years. Figures in this table refer to payments made and other administrative actions taken under the unemployment and sickness programs during the designated benefit year. Table C2 provides various unemployment and sickness benefit and beneficiary data for benefit years 1974-1975 through 2003-2004. Tables C3 through C7 contain benefit data for unemployment and sickness which occurred in claim periods paid during the particular benefit years stated in the table headings or to which reference is made in the footnotes. Table C8 is a graph of unemployment and sickness beneficiaries by month for benefit year 2003-2004. Table C9 shows the distribution of experience based contribution rates, by number of employers, for 2004.

Payments for maternity under a separate program were discontinued by amendments adopted in 1968. However, provision was made for payment of sickness benefits to female employees prevented from working because of pregnancy or childbirth. The sickness benefit data in this section include such payments.

The unemployment and sickness beneficiary tables for benefit year 2003-2004 include all payments made by June 30, 2004. Benefits are paid for compensable days of unemployment or sickness at a daily rate equal to 60 percent of the employee's last daily rate of pay in the base year, subject to a \$55.00 maximum and a \$12.70 minimum in benefit year 2003-2004.

The most important qualifications of the data for each table are shown in footnotes to the table.

**Table C1.-- Principal administrative data for the unemployment and sickness benefit programs, benefit years 1999-2000 through 2003-2004**

Item	1999-2000	2000-2001	2001-2002	2002-2003	2003-2004
<b>Qualified employees.....</b>	278,200	277,400	269,900	259,100	248,800
<b>Maximum daily benefit rate.....</b>	\$46	\$48	\$50	\$52	\$55
<b>UNEMPLOYMENT BENEFITS</b>					
<b>Net amount of benefits paid (thousands)</b>	\$35,620	\$43,008	\$47,383	\$45,614	\$38,264
<b>Payments:<sup>1</sup></b>					
<b>Number.....</b>	83,300	96,100	103,600	96,700	76,400
<b>Average amount per two week</b>					
<b>claim period.....</b>	\$399	\$415	\$429	\$449	\$477
<b>Beneficiaries.....</b>	13,700	16,700	17,800	15,400	11,700
<b>Applications received.....</b>	17,500	20,100	22,000	18,300	14,400
<b>Claims received.....</b>	101,400	118,800	128,500	116,400	91,700
<b>Normal benefit accounts exhausted.....</b>	2,100	2,200	2,700	2,900	2,400
<b>Non-compensable waiting period only<sup>2</sup>..</b>	(3)	(3)	(3)	(3)	(3)
<b>SICKNESS BENEFITS</b>					
<b>Net amount of benefits paid (thousands)</b>	\$40,499	\$49,512	\$50,904	\$49,891	\$46,413
<b>Payments:<sup>1</sup></b>					
<b>Number.....</b>	151,300	163,200	168,400	160,700	152,700
<b>Average amount per two week</b>					
<b>claim period.....</b>	\$406	\$426	\$445	\$461	\$486
<b>Beneficiaries.....</b>	22,000	23,000	23,000	22,400	21,600
<b>Applications received.....</b>	27,100	28,700	28,100	27,900	26,600
<b>Claims received.....</b>	175,900	189,000	194,000	185,700	176,800
<b>Normal benefit accounts exhausted.....</b>	4,100	4,500	5,100	4,700	4,500
<b>Non-compensable waiting period only<sup>2</sup>..</b>	100	100	100	100	200

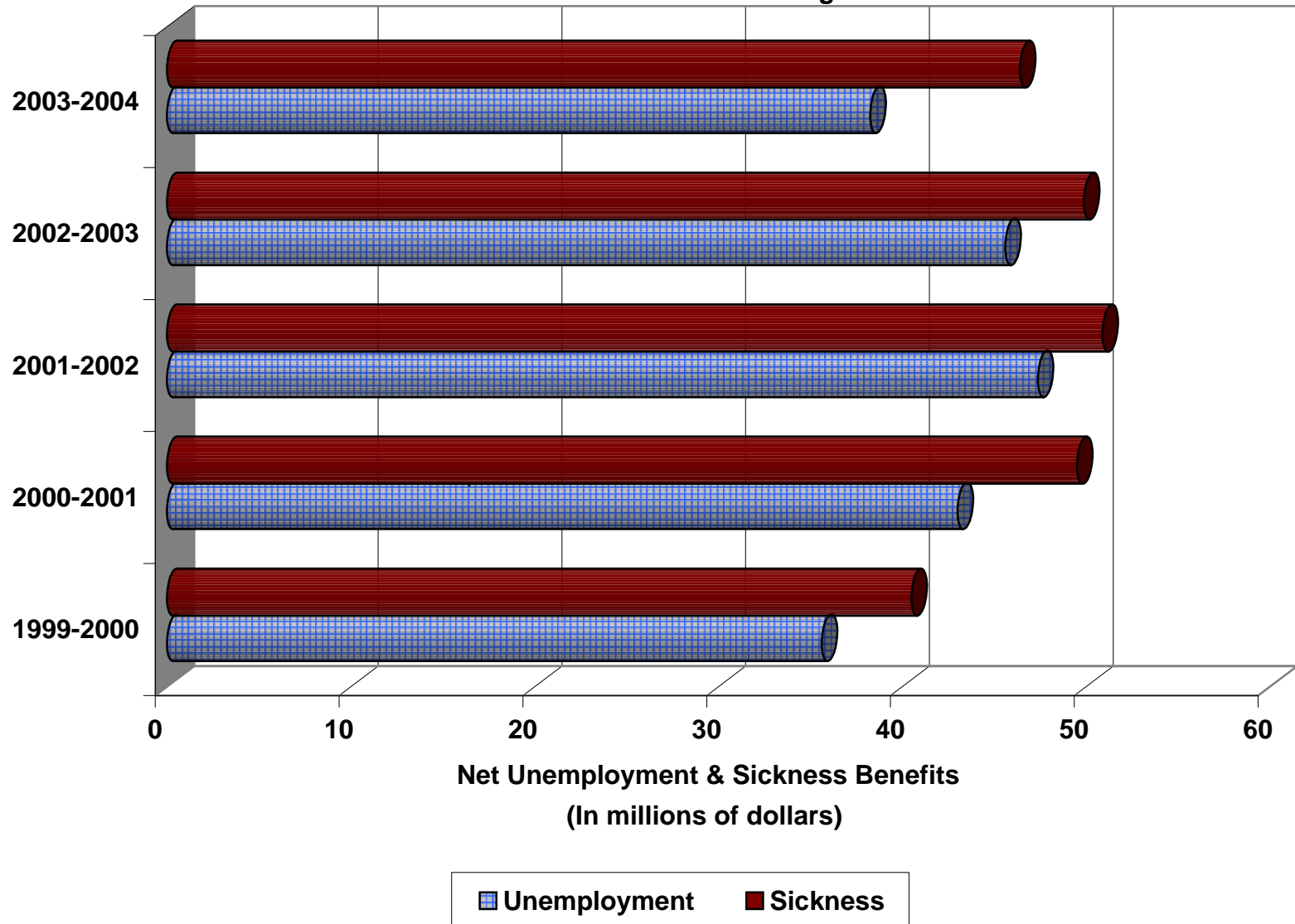
<sup>1</sup> Not adjusted for recoveries or settlements of underpayments.

<sup>2</sup> Benefits are payable for each day of unemployment or sickness in excess of 7 during the first 14-day registration period in a benefit year.

<sup>3</sup> Less than 50.

NOTE.--Data covered program activities during the year, regardless of when unemployment or sickness occurred.

**Table C1.--Net Benefits Under The Railroad Unemployment Insurance Act,  
Benefit Years 1999-2000 Through 2003-2004**



**Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1974-1975 through 2003-2004**

Year	Number of beneficiaries	Amount of gross benefits (thousands)	Beneficiaries per 100 qualified employees <sup>1</sup>	Benefit exhaustions per 100 beneficiaries <sup>1</sup>	Average per beneficiary				
					Creditable registration periods	Creditable/ compensable days <sup>2</sup>	Daily benefit	Amount of benefits	
								Total for year	Total per week <sup>3</sup>
UNEMPLOYMENT									
1974-1975.....	76,000	\$37,298	12	6	5.2	59	\$12.69	\$491	\$63.50
1975-1976.....	104,800	45,827	16	19	7.6	90	23.36	1,392	116.80
1976-1977.....	80,100	110,221	13	16	7.1	84	24.66	1,377	123.30
1977-1978.....	92,700	114,460	15	11	6.3	75	24.88	1,235	124.40
1978-1979.....	96,400	102,575	16	7	5.4	64	24.94	1,065	124.70
1979-1980.....	102,800	122,021	17	11	5.9	71	24.95	1,187	124.80
1980-1981.....	120,300	213,732	19	23	8.5	105	24.97	1,777	124.90
1981-1982.....	145,200	258,822	24	26	8.5	105	24.98	1,783	124.90
1982-1983.....	174,700	398,448	30	37	10.6	134	24.99	2,281	124.95
1983-1984.....	108,500	209,126	21	28	9.2	114	24.98	1,928	124.90
1984-1985.....	80,000	127,437	17	19	7.9	96	24.98	1,594	124.90
1985-1986.....	86,800	142,795	19	19	8.0	98	24.98	1,645	124.90
1986-1987.....	75,200	127,235	18	8	8.2	68	24.72	1,693	123.60
1987-1988.....	54,400	84,938	14	18	7.5	63	24.72	1,561	123.60
1988-1989.....	35,200	59,047	10	15	7.0	59	28.29	1,679	141.45
1989-1990.....	29,900	57,488	9	17	7.5	64	30.14	1,921	150.70
1990-1991.....	30,500	63,315	9	18	7.9	67	30.85	2,078	154.25
1991-1992.....	26,400	<sup>4</sup> 62,185	8	21	8.7	76	30.94	2,353	154.70
1992-1993.....	20,700	<sup>4</sup> 51,150	7	19	8.5	75	32.82	2,466	164.10
1993-1994.....	18,600	44,016	6	16	8.1	71	32.94	2,348	164.70
1994-1995.....	18,700	39,670	6	15	6.8	59	35.73	2,120	178.65
1995-1996.....	16,800	42,263	6	19	7.8	69	35.86	2,461	179.30
1996-1997.....	15,300	40,228	5	18	7.2	63	40.57	2,564	202.85
1997-1998.....	11,300	30,175	4	18	6.9	60	42.78	2,571	213.90
1998-1999.....	12,600	35,354	5	16	7.0	62	43.81	2,719	219.05
1999-2000.....	13,700	38,317	5	13	6.9	61	45.51	2,759	227.56
2000-2001.....	16,700	46,120	6	13	6.6	57	47.81	2,736	239.05
2001-2002.....	17,800	51,398	7	14	6.7	58	49.62	2,862	248.08
2002-2003.....	15,400	49,563	6	17	7.1	62	51.45	3,182	257.27
2003-2004.....	11,700	41,315	5	19	7.4	64	54.38	3,503	271.89

See footnotes at end of table.

**Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1974-1975 through 2003-2004 - Continued**

Year	Number of beneficiaries	Amount of gross benefits (thousands)	Beneficiaries per 100 qualified employees <sup>1</sup>	Benefit exhaustions per 100 beneficiaries <sup>1</sup>	Average per beneficiary				
					Creditable registration periods	Creditable/ compensable days <sup>2</sup>	Daily benefit	Amount of benefits	
								Total for year	Total per week <sup>3</sup>
SICKNESS <sup>5</sup>									
1974-1975.....	56,600	\$35,934	9	11	5.7	76	\$12.55	\$635	\$62.80
1975-1976.....	73,900	85,145	11	13	5.8	78	21.22	1,153	106.10
1976-1977.....	74,800	94,469	12	14	5.9	79	22.66	1,262	113.30
1977-1978.....	75,200	92,213	12	12	5.6	75	23.49	1,266	117.50
1978-1979.....	71,600	87,129	12	12	5.4	72	24.14	1,216	120.70
1979-1980.....	70,500	84,633	11	11	5.3	70	24.59	1,201	122.95
1980-1981.....	68,900	82,990	11	11	5.2	70	24.75	1,205	123.80
1981-1982.....	66,400	83,570	11	12	5.4	72	24.85	1,255	124.25
1982-1983.....	59,300	81,077	10	15	5.8	78	24.88	1,366	124.40
1983-1984.....	52,000	70,000	10	14	5.8	77	24.88	1,346	124.40
1984-1985.....	48,100	65,763	10	14	5.9	78	24.88	1,368	124.40
1985-1986.....	46,400	69,114	10	17	6.4	85	24.88	1,491	124.40
1986-1987.....	45,200	72,678	11	19	6.9	65	24.69	1,609	123.45
1987-1988.....	41,700	66,809	11	18	6.9	65	24.74	1,602	123.70
1988-1989.....	33,700	62,115	9	19	7.1	67	27.63	1,845	138.15
1989-1990.....	28,200	58,337	8	20	7.2	68	30.24	2,068	151.20
1990-1991.....	25,600	54,528	8	21	7.4	69	30.81	2,133	154.05
1991-1992.....	23,600	52,666	7	21	7.7	72	30.97	2,232	154.85
1992-1993.....	21,800	50,693	7	20	7.6	71	32.80	2,323	164.00
1993-1994.....	21,600	50,613	7	16	7.5	71	32.98	2,328	164.90
1994-1995.....	21,000	54,006	7	20	7.7	72	35.74	2,573	178.70
1995-1996.....	20,400	55,437	7	21	7.9	74	35.94	2,652	179.70
1996-1997.....	20,500	60,566	7	21	7.6	70	40.18	2,825	200.90
1997-1998.....	20,500	63,356	7	18	7.7	69	42.90	2,967	214.50
1998-1999.....	20,600	64,203	8	16	7.6	68	43.91	2,999	219.55
1999-2000.....	22,000	69,992	8	17	7.8	69	45.75	3,152	228.73
2000-2001.....	23,000	78,584	8	19	7.9	71	47.88	3,388	239.42
2001-2002.....	23,000	84,125	9	21	8.2	73	49.85	3,629	249.25
2002-2003.....	22,400	83,690	9	19	8.0	71	51.83	3,701	259.17
2003-2004.....	21,600	83,718	9	19	7.9	70	54.80	3,848	274.02

See footnotes at end of table.

**Table C2.--Unemployment and sickness beneficiaries, benefit averages, and related data, by benefit year, 1974-1975 through 2003-2004 - Continued**

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<sup>1</sup> Through benefit year 1985-1986, beneficiaries per 100 qualified employees based on data for current general benefit year; exhaustions per 100 beneficiaries refer to normal benefits only.

<sup>2</sup> Compensable days data was first used in benefit year 1986-1987. Previous years data refers to creditable days.

<sup>3</sup> Benefit for full week of unemployment or sickness.

<sup>4</sup> Includes benefits under Title V of the Emergency Unemployment Compensation Act of 1991, as amended, which provided extended unemployment benefits paid to claimants with less than 10 years of service and additional extended benefits to those with 10-14 years.

<sup>5</sup> Sickness data exclude benefits not payable because of concurrent entitlement to other social insurance benefits or because of receipt of a personal injury settlement.

NOTE.--Data based on sample tabulations through 1974-1975 and total counts thereafter. Data include all unemployment and sickness in claims periods begun in the year. For this reason, and because adjustments of benefit amounts have occurred after tabulating cutoff dates, the total amounts of benefits differ substantially from the figures in Tables A1 and C1. Beginning in benefit year 1986-1987 the table was compiled using different source materials than those used in previous years

**Table C3.--Unemployment and sickness beneficiaries in benefit year 2003-2004 and selected data, by completed years of service**

Completed years of service	Beneficiaries		Average per beneficiary		
	Total	Per 100 qualified employees	Compensable days on benefit rolls	Daily benefit	Amount of benefits for year
<b>UNEMPLOYMENT</b>					
<b>Under 10</b> .....	6,100	8	67	\$54	\$3,600
<b>10-14</b> .....	1,400	7	71	54	3,900
<b>15 and over</b> .....	4,200	3	59	54	3,200
<b>Total</b> .....	11,700	5	64	\$54	\$3,500
<b>SICKNESS</b>					
<b>Under 10</b> .....	6,200	8	68	\$55	\$3,700
<b>10-14</b> .....	2,100	10	70	55	3,800
<b>15 and over</b> .....	13,300	9	71	55	3,900
<b>Total</b> .....	21,600	9	70	\$55	\$3,800

NOTE.-- Data is partly estimated.



**Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year,  
by state, benefit year 2003-2004**

States	Unemployment benefits		Sickness benefits	
	Beneficiaries	Total amount	Beneficiaries	Total amount
Alabama .....	119	\$360,000	318	\$1,231,000
Alaska .....	59	318,000	1	12,000
Arizona .....	335	979,000	213	843,000
Arkansas .....	133	498,000	486	2,216,000
California .....	645	2,501,000	1,495	6,335,000
Colorado .....	176	680,000	218	848,000
Connecticut .....	38	159,000	122	396,000
Delaware .....	28	110,000	127	468,000
Washington DC .....	22	111,000	58	248,000
Florida .....	285	970,000	609	2,289,000
Georgia .....	217	758,000	582	2,391,000
Hawaii .....	4	18,000	.....	.....
Idaho .....	100	309,000	126	502,000
Illinois .....	1,163	4,977,000	1,725	6,657,000
Indiana .....	348	1,241,000	741	2,764,000
Iowa .....	376	1,458,000	336	1,110,000
Kansas .....	244	850,000	391	1,380,000
Kentucky .....	257	659,000	534	2,185,000
Louisiana .....	234	831,000	340	1,420,000
Maine .....	72	364,000	72	240,000
Maryland .....	157	619,000	527	2,129,000
Massachusetts .....	95	417,000	264	985,000
Michigan .....	303	978,000	520	2,130,000
Minnesota .....	419	1,454,000	473	1,675,000
Mississippi .....	79	200,000	161	652,000
Missouri .....	301	1,026,000	579	2,168,000
Montana .....	205	635,000	179	591,000
Nebraska .....	459	1,532,000	864	2,879,000
Nevada .....	35	129,000	58	242,000
New Hampshire .....	19	53,000	25	76,000
New Jersey .....	176	814,000	799	2,554,000
New Mexico .....	205	624,000	140	532,000

**Table C4.--Unemployment and sickness beneficiaries, and total gross benefits for the year,  
by state, benefit year 2003-2004 - Continued**

States	Unemployment benefits		Sickness benefits	
	Beneficiaries	Total amount	Beneficiaries	Total amount
<b>New York</b> .....	443	\$1,752,000	1,466	\$5,680,000
<b>North Carolina</b> .....	102	414,000	227	897,000
<b>North Dakota</b> .....	263	828,000	138	486,000
<b>Ohio</b> .....	615	1,644,000	971	3,969,000
<b>Oklahoma</b> .....	69	242,000	136	508,000
<b>Oregon</b> .....	120	491,000	246	904,000
<b>Pennsylvania</b> .....	716	2,536,000	1,449	6,062,000
<b>Rhode Island</b> .....	10	40,000	33	123,000
<b>South Carolina</b> .....	51	172,000	180	701,000
<b>South Dakota</b> .....	52	158,000	50	177,000
<b>Tennessee</b> .....	135	359,000	390	1,549,000
<b>Texas</b> .....	447	1,510,000	1,201	4,879,000
<b>Utah</b> .....	76	224,000	120	433,000
<b>Vermont</b> .....	13	68,000	9	36,000
<b>Virginia</b> .....	163	508,000	530	2,193,000
<b>Washington</b> .....	164	638,000	375	1,357,000
<b>West Virginia</b> .....	237	675,000	355	1,364,000
<b>Wisconsin</b> .....	431	1,717,000	386	1,239,000
<b>Wyoming</b> .....	247	692,000	242	932,000
<b>Total</b> <sup>1</sup> .....	11,667	\$41,315,000	21,608	\$83,718,000

<sup>1</sup> Includes beneficiaries whose state of residence was unknown.

NOTE.--Detail may not add to totals due to rounding.

Data is partly estimated.

**Table C5.--Beneficiaries and selected averages for benefit year 2003-2004 unemployment, by age and sex**

Age on birthday in 2003	Number of beneficiaries				Average per beneficiary		
	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
<b>Under 25.....</b>	187	18	3,600	5	68	\$54.31	\$3,689
<b>25 to 29.....</b>	995	96	13,100	8	61	54.41	3,334
<b>30 to 34.....</b>	1,537	156	20,900	7	63	54.37	3,433
<b>35 to 39.....</b>	1,496	157	21,300	7	64	54.65	3,519
<b>40 to 44.....</b>	1,430	196	25,800	6	66	54.43	3,590
<b>45 to 49.....</b>	2,121	216	45,600	5	64	54.29	3,490
<b>50 to 54.....</b>	1,997	191	54,000	4	64	54.42	3,487
<b>55 to 59.....</b>	1,375	121	41,700	3	68	54.18	3,683
<b>60 to 64.....</b>	470	49	18,400	3	63	54.13	3,433
<b>65 to 69.....</b>	55	4	2,200	3	45	54.42	2,471
<b>70 and older.....</b>	4	.....	400	1	63	55.00	3,451
<b>ALL BENEFICIARIES</b>							
<b>Male.....</b>	10,463	.....	226,600	5	62	\$54.41	\$3,390
<b>Female.....</b>	1,204	1,204	22,200	5	83	\$54.19	\$4,487
<b>Total<sup>1</sup>.....</b>	11,667	1,204	248,800	5	64	\$54.38	\$3,503

<sup>1</sup> Includes employees whose sex or age was not reported.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 2003-2004 benefit year are those qualified on the basis of 2002 compensation.

**Table C6.--Beneficiaries and selected averages for benefit year 2003-2004 sickness, by age and sex**

Age on birthday in 2003	Number of beneficiaries				Average per beneficiary		
	Total	Female	Qualified employees	Per 100 qualified employees	Compensable days of unemployment	Daily benefit	Amount of benefits for year
<b>Under 25.....</b>	119	23	3,600	3	56	\$54.42	\$3,037
<b>25 to 29.....</b>	726	133	13,100	6	56	55.04	3,061
<b>30 to 34.....</b>	1,462	269	20,900	7	60	54.88	3,309
<b>35 to 39.....</b>	1,717	319	21,300	8	66	54.69	3,590
<b>40 to 44.....</b>	2,042	331	25,800	8	66	54.96	3,633
<b>45 to 49.....</b>	3,644	416	45,600	8	71	54.74	3,866
<b>50 to 54.....</b>	5,101	418	54,000	9	72	54.86	3,968
<b>55 to 59.....</b>	4,624	364	41,700	11	74	54.93	4,078
<b>60 to 64.....</b>	1,947	179	18,400	11	77	54.75	4,199
<b>65 to 69.....</b>	206	30	2,200	9	70	51.68	3,601
<b>70 and older.....</b>	20	3	400	6	53	39.99	2,102
<b>ALL BENEFICIARIES</b>							
<b>Male.....</b>	19,123	.....	226,600	8	71	\$54.84	\$3,871
<b>Female.....</b>	2,485	2,485	22,200	11	67	\$54.50	\$3,674
<b>Total<sup>1</sup>.....</b>	21,608	2,485	248,800	9	70	\$54.80	\$3,848

<sup>1</sup> Includes employees whose sex or age was not reported.

NOTE.-- Beneficiary figures based on payments made in the year, regardless of the benefit year for which payment was made. Qualified employees for 2003-2004 benefit year are those qualified on the basis of 2002 compensation.

**Table C7.--Beneficiaries and average compensable days for benefit year 2003-2004 sickness, by type of sickness**

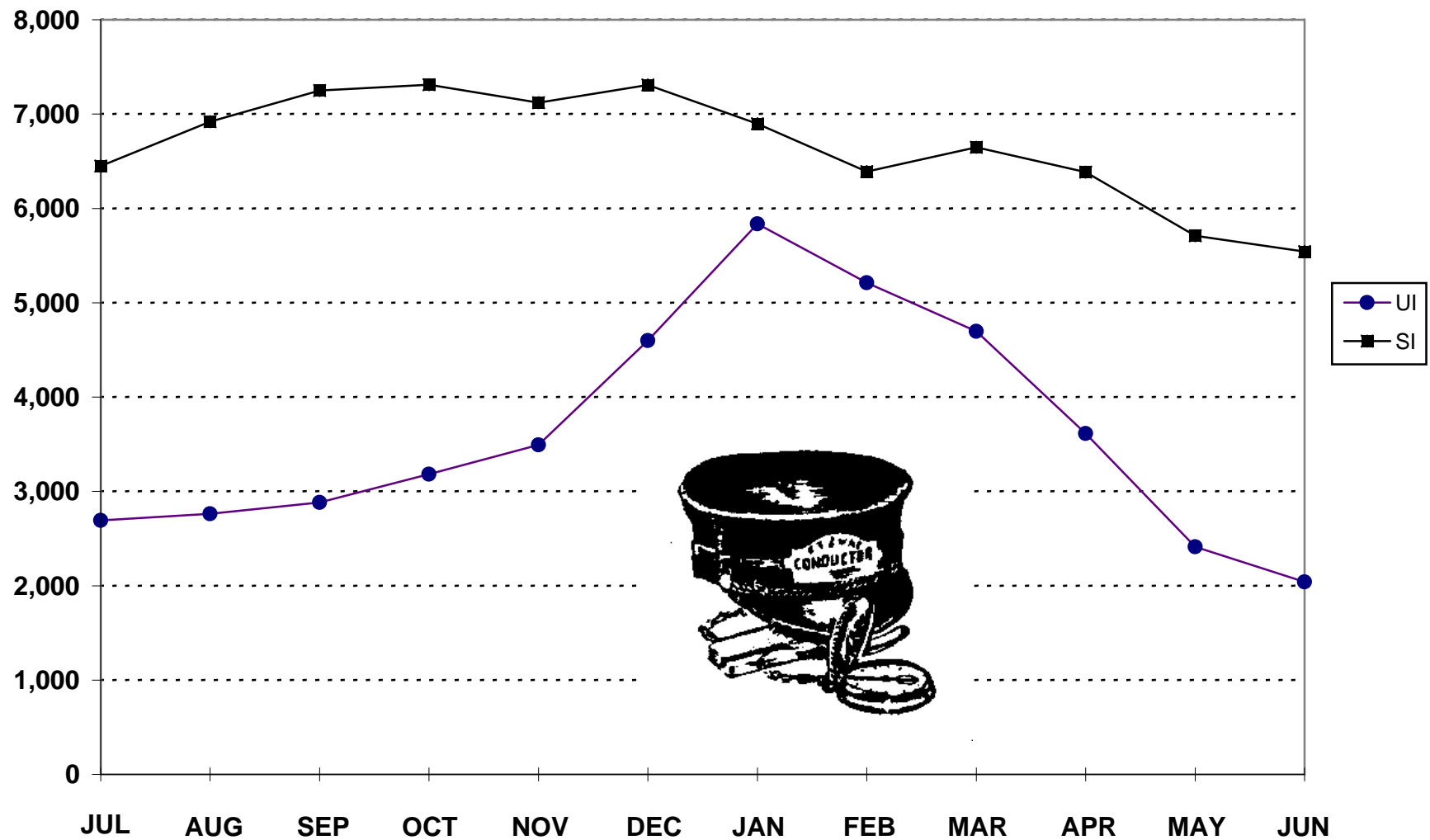
International list no.	Type of sickness	Beneficiaries	Average compensable days of sickness
001-139	Infective and parasitic diseases .....	118	68
140-239	Neoplasms.....	1,003	68
240-279	Endocrine, nutritional and metabolic diseases and immunity disorders.....	309	74
280-289	Diseases of the blood and blood forming organs.....	25	55
290-319	Mental disorders.....	2,319	73
320-389	Diseases of the nervous system and sense organs.....	1,381	70
390-459	Diseases of the circulatory system.....	1,924	69
460-519	Diseases of the respiratory system.....	583	50
520-579	Diseases of the digestive system.....	1,346	39
580-629	Diseases of the genitourinary system.....	204	43
630-679	Pregnancy, childbirth, and the puerperium, total <sup>1</sup> .....	278	53
680-709	Diseases of the skin and subcutaneous tissue.....	193	40
710-739	Diseases of the musculoskeletal system and connective tissue.....	4,560	92
740-759	Congenital anomalies.....	223	59
780-799	Symptoms and ill-defined conditions and perinatal morbidity and mortality.....	1,805	58
800-999	Injury and complications of poisoning.....	5,337	69
Total.....		21,608	70

<sup>1</sup> Includes normal periods of pregnancy and the puerperium in addition to morbidities included in the classifications numbered 630-679.

NOTE.--Type of sickness is determined by the first sickness for which payment was made. Classification by sickness group is in accordance with The International Classification of Diseases, Clinical Modification (ICD-9-CM), United States Government.

**TABLE C8. - UI & SI BENEFICIARIES  
BY MONTH FOR BENEFIT YEAR 2003-2004**

Beneficiaries



**TABLE C9. - EXPERIENCE RATING DISTRIBUTION,  
BY NUMBER OF EMPLOYERS, 2004**

**EMPLOYERS**

